



**Community Development Commission (CDC) Meeting Agenda
November 17, 2025 - 5:30 PM
City Council Chambers, City Hall, 3rd Floor,
1528 Third Avenue, Rock Island, IL**

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1. Call to Order

2. Roll Call

Ametra Carrol-Castaneda Christine Adamson Hershel Jackson Jen Osing Jeremy Crafton K.J. Whitley
Richinda Sakho Calvin Dane Andrea Muller

3. Public Comment

4. Meeting Minutes

a. DRAFT Meeting Minutes from the 10-20-2025

5. Old Business

6. Other Business/New Business

a. Approval of 2026 Community Development Commission Public Meeting Schedule

b. The Community Development Department is requesting approval of the Housing Rehabilitation Handbook.

7. Adjourn

The December 16, 2025 meeting has been canceled. The next meeting is January 20, 2026.

This agenda may be obtained in accessible formats by qualified persons with a disability by making appropriate arrangements from 8:00 am to 5:00 pm, Monday through Friday, by contacting the City Clerk's Office at (309) 732-2010 or visiting in person at: 1528 Third Avenue, Rock Island, IL 61201.

Rock Island Community Development Minutes
City Hall, City Council Chamber
1528 3rd Avenue, Rock Island, IL
October 20, 2025
5:30 PM



Voting Members Present

Andrea Muller
Calvin Dane
Hershel Jackson
Jeremy Crafton
KJ Whitley
Richinda Sakho

Voting Members Absent

Ametra Carrol-Castaneda
Christine Adamson
Jen Osing

Staff Present

Nichole Mata
Melissa Holderfield

Call to Order and Roll Call

Whitley called the meeting to order at 5:31 PM.

Public Comment

No public comment.

Meeting Minutes

Approval of the Meeting Minutes from September 15, 2025. Mueller made the motion and Sakho 2nd the motion. The motion carried unanimously on a vote of 5-0.

Old Business

No Old Business.

Other Business/New Business

Dane showed up at 5:40 PM.

Mata discussed the CDBG Program Manual Appendices. Questions were asked and recommendations were made. Mata answered those questions. Crafton made the motion and Jackson 2nd the motion. Unanimous vote of 6-0.

Mata discussed the Community Development Department's request for a new program, Appendices D-Water and Sewer Replacement Program. Questions were asked and recommendations were made. Mata answered those questions. Sakho made the motion and Crafton 2nd the motion. Unanimous vote of 6-0.

Adjournment

Whitley asked for a motion to adjourn the meeting at 6:56 PM. Sakho made the motion and Jackson second the motion. The motion carried unanimously on a vote of 6-0.



City of Rock Island Community Development Commission 2026 Public Meeting Schedule

Public Meeting Date
*January 20th
February 16th
March 16th
April 20th
*May 19th
June 15th
July 20th
August 17th
September 21st
October 19th
November 16th
*December 22nd

Meetings are generally the third Monday of the month, beginning at 5:30 PM and are held in the Council Chambers (Third Floor) at City Hall, 1528 – 3rd Avenue. Dates that have a * in front of it mean the meeting date will fall on a Tuesday due to a holiday or Council Meeting scheduled.

Memorandum

To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: The Community Development Department is requesting approval of the Housing Rehabilitation Handbook.
Date: November 17, 2025



Introduction and Background Information:

The Community Development Department has developed a Housing Rehabilitation Handbook. The document is attached for you to review and discuss. This handbook is designed to inform the program applicants of important program information, instruction and guidance on our Rehabilitation Programs.

Our department reviews policy updates annually to ensure the programs remain current and effective.

Motion: Approval of the Housing Rehabilitation Handbook.
RC Roll Call vote is needed.

Additional Information as applicable (i.e. provide alternative options, community or staff input, staffing impact; resident impact; etc.):

N/A

Recommendation:

The Community Development Department recommends approval from the CDC to City Council to approve the Housing Rehabilitation Handbook.

Submitted by: Nichole Mata

Approved by:

City of Rock Island Housing Rehabilitation Program

Homeowner Handbook

Purpose of the Program

The City of Rock Island Housing Rehabilitation Program assists eligible homeowners in making necessary home repairs that improve health, safety, accessibility, and code compliance. The program is not a remodeling program—it focuses on essential repairs to ensure safe and livable housing conditions.

1. Eligibility Requirements

- **Income:** The household's gross annual income, adjusted for family size, must be less than or equal to 80% of the area median income (AMI) for the Rock Island metropolitan area, as determined by HUD.
- **Ownership:** The Owner must hold fee simple title, ownership or membership in a cooperative corporation, or have a contract for deed covering the residence.
- **Residency:** The property must be the Owner's principal residence.
- **Use of Funds:** Grant proceeds may be used only for eligible costs as defined in the City of Rock Island Housing Rehabilitation Program Policies & Procedures Manual.

2. Recapture and Restrictions

As a condition of the grant, the Owner agrees to repay the grant if a Recapture Event occurs within five (5) years of project completion.

Recapture Events include abandonment, renting, leasing, selling, or ceasing to occupy the property as the principal residence. Full repayment is required if this occurs within five years.

- **Exceptions (Not Recapture Events):**
 - Transfer to a surviving spouse upon death of a joint tenant.
 - Transfer to a spouse through divorce.
 - Transfer by will upon death.
 - Refinancing to reduce interest rates.
 - Other extenuating circumstances as approved by the City in writing.

3. Owner Cooperation

The Owner must provide access to the property and work areas, remove or cover personal belongings, and avoid actions that cause delays or interfere with contractor work.

4. Owner Responsibilities

- **Material Selections:** Before work begins, the Owner will make color and material selections. Once chosen, changes may not be made that delay or alter the work.
- **Reporting Issues:** Owners should not act as inspectors. Any concerns must be reported directly to the Contractor and, if necessary, the City.
- **Notifications:** The Owner must notify the City and Contractor in writing of any contract breaches or concerns.
- **Change Orders:** Only written Change Orders approved by the City and Contractor are allowed.
- **Salvage Items:** Before work begins, the Owner must identify any items they wish to keep and arrange for their storage or removal.

5. Termination of Contract

The contract may be terminated by the Owner or City for cause (such as contractor default, bankruptcy, or nonperformance) upon written notice. The City may also suspend or terminate the project with five (5) days' notice for Owner Default or program violations.

6. Eligible Housing Types

Single-family homes must be owner-occupied. Two-unit structures must have the owner residing in one unit; work will be done only in the owner's unit (except roof replacements). Properties with more than two units are not eligible.

Repairs are prioritized for health and safety issues, local code violations, and accessibility improvements.

7. Maximum Assistance

Maximum hard cost per project is \$24,999. Homeowners may contribute personal funds but are not required to. Assistance is limited to once every five (5) years. If bids exceed the limit, the homeowner must pay the difference before work begins.

8. Program Disqualification and Withdrawal

The City may deny or withdraw assistance if the applicant has delinquent taxes, liens, unstable income, provides false information, or fails to meet requirements within 30 days of notice. Applicants for sewer/water assistance must verify if covered under the City's insurance program; if so, they are ineligible.

The City may also withdraw from projects that exceed funding limits, involve cosmetic-only work, or when the homeowner is uncooperative or violates agreements.

9. Property Standards

Homes must be free of serious health or safety issues and must meet all applicable federal, state, and local codes upon completion.

10. Project Completion and Final Payment

If the homeowner fails to sign final documents within seven (7) days of request, the City may issue final payment to the contractor and declare the project complete. A one-year warranty applies to all completed work unless the homeowner refuses final inspection or sign-off.

Acknowledgment and Signature

By signing below, I acknowledge that I have received, reviewed, and understand the City of Rock Island Housing Rehabilitation Program Handbook. I agree to comply with all program requirements and responsibilities outlined herein.

Homeowner Name: _____

Property Address: _____

Signature: _____

Date: _____

City Representative: _____

Signature: _____

Date: _____